



POLICY AGENDA

# ADVANCE ECONOMIC SECURITY AND OPPORTUNITY FOR ALL

No matter what we look like, or where we come from, we work hard for our families and want to build strong communities where all of us can be healthy and thrive. But decades of underinvestment and policy choices that failed to center the needs of women, particularly Black, Latina, Indigenous, Asian American and Pacific Islander, and other women of color, low-income women, and LGBTQI+ people have left deep gaps in our economic and social infrastructure.

While many women experienced economic insecurity before the pandemic, Black women, Latinas, and Indigenous women were particularly likely to [hold low-paying jobs](#) and to be both the [primary breadwinner and caregiver for their families](#). During the pandemic, women of color were more likely to [experience deep maternal hardship](#). Today, most pandemic-related relief has been exhausted (or expired), but women are still bearing increased caregiving responsibilities and experiencing the ongoing impacts of systemic discrimination and disinvestment, even as costs

are rising. [As a result, women are still struggling to feed their families](#), pay the rent or mortgage, and keep up with their bills.

Further exacerbating women's economic insecurity are the barriers to accessing health care, including reproductive health care, that women, especially Black women and other women of color, have long experienced.

## THE ECONOMY MUST WORK FOR ALL OF US, NOT JUST THE WEALTHY FEW

Polling shows that the public is deeply concerned about economic security, from [housing affordability](#) to [children's economic security](#) and [access to child care](#) to [raising wages](#) and [health care access](#), and believe the government plays an important role in taking action on these issues. In the face of the economic fallout of the COVID-19 crisis, state policymakers' top priority must be

helping families and communities by raising revenue to protect health care and economic supports for residents and making public investments to lower costs for families.

## **POLICIES THAT WILL WORK TOGETHER TO SUPPORT WOMEN’S, LGBTQI+ PEOPLES’, AND FAMILIES’ ECONOMIC SECURITY INCLUDE:**

### **Increasing Families’ Access to Affordable, High-Quality Child Care and Early Education.**

Child care is a backbone of our economy. While the historic relief dollars in the American Rescue Plan saved the system from complete collapse, decades of underinvestment have left the child care sector incredibly vulnerable, now facing a workforce shortage as providers cannot afford to pay family-sustaining wages to early educators. Parents cannot afford to pay more: child care prices have risen faster than [the rate of inflation](#)—squeezing families, crowding out other expenses, and making it [challenging for parents](#)—especially mothers—to work. Meanwhile, [early educators](#)—nearly all women and disproportionately women of color—are paid poverty wages. A robust national investment in affordable high-quality child care and universal prekindergarten is necessary to raise family incomes, dramatically reduce costs, and strengthen our economy overall, but the last of the federal child care relief dollars expired in September 2024. **States can help** [bridge funding gaps](#) and [improve child care systems](#) by investing their own resources in child care and by [sustaining and building on policy improvements made during the pandemic](#), including [policy changes that expanded access to child care assistance](#), raised provider payment rates, boosted compensation for child care teachers, and allowed more flexibility to meet the varied needs of diverse families and providers.

### **Expanding Access to Comprehensive Health Coverage.**

Lacking health care coverage can directly impact a person’s and family’s [financial situation](#); it can also impact the economy through lower productivity. Comprehensive health coverage must be available to all those who need it and include the full scope of care people need, including reproductive health care. **States can ensure** access to low-cost and comprehensive health care coverage by [expanding Medicaid](#) to low-income adults and expanding Medicaid eligibility for family planning services; guaranteeing comprehensive birth control coverage without out-of-pocket costs; and ensuring all individuals have coverage of abortion, regardless of their income or how they are insured. Further, states must continue to carefully monitor the ongoing

Medicaid unwinding; the end of the continuous coverage requirement authorized by the Families First Coronavirus Response Act was one of the most catastrophic periods of health coverage loss. And loss of coverage continues to mount. [States must invest in staffing](#), implement application process improvements, and adopt Section 1902(e)(14) waiver strategies to streamline income and eligibility determinations. States must also adhere to [communication best practices](#) that inform enrollees and advocates about the unwinding and collect and update new contact information as quickly and efficiently as possible in order to minimize any periods of unenrollment.

### **Raising the Minimum Wage.**

Raising the minimum wage is one important way that states can shift power to working people and value the people who are caring for our children, providing necessary health care for our loved ones, and performing other essential but underpaid work—[most of whom are women](#). Higher wages, particularly for the lowest-paid workers, help working people support themselves and their families in the face of rising costs. **States should** gradually [raise the minimum wage](#) to at least \$17 per hour, then index it to rise annually based on increases in median wages or the cost of living. States should also [phase out any lower minimum wages](#) applicable to tipped workers, youth, workers with disabilities, and others to arrive at one fair minimum wage for all working people.

### **Making the Tax Code Work for Women and Families.**

**States can improve** economic security for families by raising revenues in a progressive way, establishing and/or [strengthening state-level tax credits](#), and [avoiding regressive tax cuts](#). Refundable state tax credits that are based on the federal Earned Income Tax Credit, Child Tax Credit (CTC), and Child and Dependent Care Tax Credit put money back in families’ pockets, which women-led households and Black and brown families need more than ever. Refundable tax credits for families also make state tax systems fairer and more equitable. In nearly every state, low- and middle-income families pay a larger share of their income in state and local taxes than higher-income people do, because most states and localities rely heavily on regressive taxes (like sales taxes) to raise revenue. States should avoid enacting tax cuts that benefit wealthy residents and corporations at the expense of women and families with lower incomes. State CTCs should not extend eligibility for the credit to fetuses, because such provisions could be used to lay the groundwork for further restrictions on abortion. States should instead raise revenues from progressive sources to invest in programs that already benefit pregnant people and children, such as WIC, SNAP, TANF, housing assistance, child care, and more.





*Are you a single mom in need of ...*  
 A JOB? HIGHER WAGES?  
 EDUCATION OR TRAINING?  
 CHILD CARE?



Roberta Avila (upper left) and Carol Burnett (at right) of the Mississippi Low Income Child Care Initiative and Aisha Nyandoro (at top) of Springboard to Opportunities speak at a news conference celebrating the Mississippi Department of Human Services' removal of a child support requirement for the Child Care Payment Program following the advocates' decades-long efforts to get the policy change. Photos by Josh Martin.

**Expanding and Strengthening State Unemployment Insurance Programs.** Women shoulder a disproportionate share of caregiving responsibilities, face a persistent gender wage gap, and are more likely than men to be stuck in jobs with low pay, inflexible schedules, and minimal benefits—all of which render women particularly vulnerable to job loss and economic hardship. Unemployment insurance (UI) is vital for keeping women and families out of poverty and helps ensure our economy can recover from times of economic turbulence. Unfortunately, many state UI systems disproportionately exclude women for working low-paid, part time jobs for quitting to care for their children or other family members. There should be permanent federal UI standards to ensure all women, no matter where they live or what their circumstances, can benefit from UI during spells of unemployment. **States can help** make UI as accessible and helpful to workers as possible and correct for systemic discrimination and inequities in the labor market. Such reforms should include (but not be limited to): adopting work-sharing programs to support workers whose hours are cut and help avert layoffs; ensuring that workers who are only available for part-time jobs remain eligible for UI; expanding UI eligibility for low-paid and part-time workers; adopting the “alternative base period” that allows unemployed workers to better account for their work history when qualifying for UI; improving benefit adequacy and duration; expanding the “good cause” reasons for quitting and obtaining UI, including needing to care for quarantined or sick family members and escaping domestic violence, sexual violence and/or stalking; and creating a Jobseekers’ Allowance (JSA) to provide a weekly cash benefit to all jobseekers, including those who do not have recent work history. States should also ease or remove administrative barriers to help streamline the process for receiving UI and reduce the burden on already overloaded state systems.

**Increasing Housing Security.** The ability to fairly obtain safe, accessible, and affordable housing is vital to the well-being of women, LGBTQI+ people, and families. Housing has significant impacts on health, education, and employment outcomes, particularly for women of color and disabled women. Landlords are raising rent higher than employers are raising wages, making it nearly impossible for women and LGBTQI+ people in the lowest paid jobs to afford housing. People paid the average minimum wage would have to work 113 hours per week (2.8 full time jobs) to afford a two-bedroom rental home at the fair market rate. In 45 states and the District of Columbia, a greater share of women compared to men were behind on their rent payments. **States should allocate** part of their budgets to continuing the Emergency Rental Assistance programs that Congress created during the

pandemic to keep people housed during trying times. In addition, states and localities should find additional ways to invest in increasing the supply of accessible and affordable housing and expand renter protections, like establishing and funding a right to counsel and prohibiting source of income discrimination. States and localities should also implement zoning reforms to allow for the creation of more multifamily homes, which would increase supply and lower costs.

**Improving Access to Nutrition Assistance.** Women of color, and women more generally, are more likely to experience food insecurity. Nutrition assistance programs, like the Supplemental Nutrition Assistance Program (SNAP, formerly known as food stamps) and the Women, Infants, and Children (WIC) Special Supplemental Nutrition Program, help families put food on the table and make sure that pregnant people, infants, and young children get the nutrition they need to support their health and development. **States can make it easier** for women to get nutrition assistance by integrating the process for enrolling in WIC with that for enrolling in SNAP (as well as other benefits).

**Ensure Families in Poverty Can Get Help.** Women supporting families on their own are disproportionately likely to experience poverty. The Temporary Assistance for Needy Families (TANF) program is a block grant to states to fund income assistance, work supports, and other services, including child care, for low-income children and parents. Increasingly fewer TANF funds are spent providing direct assistance to families, however. In addition, states have enacted barriers to accessing TANF, leading to a dramatic decrease in the number of poor families served by TANF over the past 25 years. **States can change** their TANF policies to support the economic security of women and families by raising benefit levels and spending the majority of their funds on direct assistance. States should also increase asset limits so that families are not prevented from saving for emergencies. States that still have discriminatory family cap policies should eliminate them. Passing through child support collected directly to custodial parents (and not counting as income for the purposes of the program) would also support women and families. Finally, states should reexamine work reporting requirements to ensure they are supporting parents on their path to economic security, including by allowing exemptions for pregnant people and for parents of newborns during the first year of life.